

United States Bankruptcy Court  
District of Maryland

In re:  
Shirley V. Anderson  
Debtor

Case No. 24-15491-MMH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-1  
Date Rcvd: Jul 01, 2024

User: admin  
Form ID: definmgt

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol      Definition**

+      Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:**

Recip ID	Recipient Name and Address
db	+ Shirley V. Anderson, 2003 Cromwell Ridge Ct., Parkville, MD 21234-1455

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: info@steinerlawgroup.com	Jul 01 2024 19:26:00	Eric S. Steiner, Steiner Law Group, LLC, PO Box 17598, Pmb 83805, Baltimore, MD 21297-1598

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:**

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com SteinerER82180@notify.bestcase.com
Zvi Guttman	zguttman@gmail.com zviguttman@outlook.com,MD55@ecfbis.com

TOTAL: 2

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

---

In re: Case No.: **24-15491 – MMH** Chapter: **7**

**Shirley V. Anderson**  
Debtor

---

**NOTICE OF REQUIREMENT TO FILE THE  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE  
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Certification About a Financial Management Course(Official Form 423) by **10/7/24** unless an approved provider has notified the Court that a debtor has completed the course.

The Certification About a Financial Management Course(Official Form 423) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor does not file the Certification About a Financial Management Course(Official Form 423) by the due date stated on this notice or the Court has not been notified by an approved provider that the debtor has completed the course, **the case will be closed without a discharge**. The debtor will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor must pay the full filing fee for such motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site:  
[http://www.usdoj.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm)

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certification About a Financial Management Course(Official Form 423) is a separate filing requirement.

Dated: 7/1/24

Mark A. Neal, Clerk of Court  
by Deputy Clerk, Kizzy Fraser  
Team Phone: 410-962-0795